

## **Housing Options in Oxford for People in the Armed Forces**

This fact sheet gives some basic information on housing options in Oxford City if you are in or leaving the armed forces. More information is available on the Housing pages of our website or from the Housing Needs Team. You may also be able to get advice and information from the Joint Service Housing Advice Office.

### **Home ownership**

Oxford and its surrounding areas are usually very expensive places to buy. You can find details of houses for sale in local newspapers like the *Oxford Times*, through local estate agents, or on property websites like Rightmove. The government funds a scheme called Help to Buy that may be able to help you with low cost home ownership options. These include shared ownership (where you buy part of a property and rent the rest from a housing association) and low interest equity loan schemes. To qualify for Help To Buy in Oxford, you will need to be on our housing register and registered with Radian, the Help To Buy agent for the South of England.

### **Renting from a private landlord**

Oxford has a large private rented sector. You can find details of houses for rent in local newspapers like the *Oxford Times*, through local letting agents or on websites like Rightmove, Gumtree or Daily Info. Letting agents normally charge a fee if they find you a home, and you will probably have to pass credit checks and pay a deposit before signing a tenancy. Most tenancies are for six or twelve months at a time. If you have a local connection with Oxford, we may be able to help you access private rented housing through our Home Choice and Lord Mayor's Deposit Guarantee schemes. These schemes provide deposit guarantees to landlords if you cannot afford the cost of a deposit. You will normally have to find your own housing.

You may be able to claim Universal Credit to help with the cost of renting. This will depend on your size of your household, the level of your income and savings and the size and cost of the property you are renting. If you are leaving the armed forces with a lump sum payment, this may also affect whether you can get Universal Credit.

### **Renting social housing from the Council or a Housing Association in Oxford**

Oxford City Council runs a housing register which provides access to all Council and most Housing Association properties becoming available within the city. There are not enough social housing properties in Oxford to house all those approaching the Council for housing assistance. The majority of households are unlikely to receive an offer of housing, even if they are included on the housing register, so you will probably need to think about your other housing options ahead of social housing. You can apply to join the housing register at any time, although we give preference to people with a local connection to the city, who are in the same priority band. You have a local connection if you (or a joint applicant): are permanently resident in the city out of choice (including service housing); or were previously permanently resident in the city out of choice (including service housing) for six out of the last twelve months or three of the last five years; or are employed in the city for at least 16 hours a week, and it is not a short-term job or have close relatives in the city who have lived here for at least five years.

When applying for housing, you will be assessed as in one of five priority bands, ranging from Band 1 (exceptional high housing need) down to Band 5 (low or no housing need). Your banding will reflect your current housing situation – if your circumstances change, you need to tell us, as this may affect your priority on the housing register. If you are on the

housing register, living in service housing and have less than a year to your discharge date (if discharge is through no fault of your own), you will need to give us evidence of this.

If you are now living in unsuitable housing, for example due to a disability or overcrowding, you might qualify for additional priority on the housing register. If you need an adapted property, you will usually get priority for adapted properties ahead of people who don't need adaptations. If you are leaving the armed forces with a lump sum payment, this may also affect the priority you are given on the housing register if we think you can afford to rent or buy a suitable home – but it will depend on your circumstances. Once you are on the housing register, you can bid for social housing properties using the Choice-Based Lettings website. If you do not have internet access, vacancies are published in the *Direction Home* newsletter, and you can also bid by phone. Offers of social housing are usually made on the basis of your priority band and then by the time you have spent in the band.

### Worried about becoming homeless?

If you are homeless, or at risk of homelessness, you should contact our Housing Options team for advice. The Housing Options Team will try and help you keep your current housing or find somewhere else to live. If you are threatened with homelessness through no fault of your own and you have a local connection to the city or seeking housing within Oxford, you should contact Housing Options when you are given notice to vacate your service housing. Depending on your circumstances, if we cannot prevent your homelessness or find other housing for you, we may have to give you temporary accommodation. We will only do this as a last resort. If we have to find temporary accommodation, you will not have any choice over the type, location and cost of this accommodation. As part of our enhanced housing options approach, we can give you information about services that will help you find work or training. We can also help you find benefits advice and money advice services.

### Where to get more help

<b>Oxford City Council's Housing Needs Team (including Housing Options)</b> St Aldate's Chambers, 109-113 St Aldate's, Oxford, OX1 1DS	
<b>T:</b> 01865 249811	<b>W:</b> <a href="http://www.oxford.gov.uk">www.oxford.gov.uk</a>
<b>Joint Service Housing Advice Office</b> Floor 2, Zone 2, Montgomery House, Queen's Avenue, ALDERSHOT, Hants, GU11 2JN	
<b>T:</b> 01252 787574 <b>E:</b> <a href="mailto:rc-aws-jshao-0mailbox@mod.gov.uk">rc-aws-jshao-0mailbox@mod.gov.uk</a>	<b>W:</b> <a href="https://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao">https://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao</a>
<b>Radian – Help to Buy Agency</b>	
<b>T:</b> 0800 456 11 88 <b>E:</b> <a href="mailto:info@helptobuysouth.co.uk">info@helptobuysouth.co.uk</a>	<b>W:</b> <a href="http://www.helptobuysouth.co.uk">www.helptobuysouth.co.uk</a>
<b>Other websites you may find useful</b>	
<b>Oxford Times</b>	<a href="http://www.oxfordtimes.co.uk/homes">www.oxfordtimes.co.uk/homes</a>
<b>Rightmove</b>	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>
<b>Gumtree</b>	<a href="http://www.gumtree.com">www.gumtree.com</a>
<b>Daily Info</b>	<a href="http://www.dailyinfo.co.uk">www.dailyinfo.co.uk</a>